

**UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF MISSISSIPPI
JACKSON-3 DIVISION**

IN RE: TAMMY MARIE WALTON A/K/A TAMMY
M WALTON AND TOMMIE EARL WALTON A/K/A
TOMMIE E WALTON, DEBTORS

CHAPTER 13 PROCEEDING

CASE NO. 25-01339-JAW

OBJECTION TO PROPOSED CHAPTER 13 PLAN AND CONFIRMATION THEREOF

COMES NOW, FEDERAL HOME LOAN MORTGAGE CORPORATION AS
TRUSTEE FOR THE BENEFIT OF THE FREDDIE MAC SEASONED LOANS
STRUCTURED TRANSACTION TRUST SERIES 2020-3, a secured creditor under 11 U.S.C.
§ 506 (a) & (b), in the above entitled Bankruptcy proceeding, by and through its attorney, and
hereby submits the following objections to the confirmation of the Chapter 13 Plan submitted by
Debtors, and in support of said objection states as follows:

I.

That this objecting secured creditor holds that certain Deed of Trust Note with an original
Principal Balance of \$77,000.00 executed by the Debtors on June 28, 2006, and secured by that
Deed of Trust on the residence of the Debtors, filed of record in the Office of the Chancery Clerk
of Madison County, Mississippi in Book 2070 at Page 0904 Instrument No. 506284, and
generally described as:

A parcel or tract of land containing 1.0 acres. more or less, lying and being situated in the
NE 1/4 of Section 36, Township 8 North, Range 2 East, Madison County. Mississippi,
being a part of the Ruth Jefferson Burke 3.689 acre tract as described in Deed Book 259
and Page 435 of the Records of the Chancery Clerk of said Madison County at Canton,
Mississippi, and being more particularly described as follows:

Commencing at the NE corner of said Section 36, Township 8 North, Range 2 East; run
thence North 89 degrees 45 minutes 40 seconds West for a distance of 640.00 feet to an
iron pin on the Easterly boundary of a paved public road sometimes known as the Old

Canton Road as it exists in April, 1990; thence South 00 degrees 17 minutes 54 seconds East along said Easterly road boundary for a distance of 326.47 feet to an iron pin on the Southerly boundary of a proposed road (50 foot right-of-way), thence South 89 degrees 45 minutes 40 seconds East along the Southerly boundary of said proposed road for a distance of 359.84 feet to an iron pin and POINT OF BEGINNING of the herein described property; thence continue South 89 degrees 45 minutes 40 seconds East along said Southerly road boundary for a distance of 150.00 feet to an iron pin; thence South 00 degrees 17 minutes 54 seconds East for a distance of 290.40 feet to an iron pin, thence North 89 degrees 45 minutes 40 seconds West for a distance of 150.00 feet to an iron pin; thence North 00 degrees 17 minutes 54 seconds West for a distance of 290.40 feet to the POINT OF BEGINNING of the above described tract of land.

TOGETHER WITH and subject to a 50 foot right-of-way for purposes of ingress and egress containing 3.01 acres for the use of all heirs and/or their successors In title, as follows:

Commencing at an iron rod at the corner common to Section 25 and 36, Township 8 North, Range 2 East; and Sections 30 and 31, Township 8 North, Range 3 East, and run North 89 degrees 45 minutes 40 seconds West for a distance of 640.00 feet to an iron rod on the East right-of-way of Old Canton Road; thence following said East right-of-way South 00 degrees 17 minutes 54 seconds East for a distance of 276.47 feet to an iron rod and the POINT OF BEGINNING; thence run South 89 degrees 45 minutes 40 seconds East for a distance of 2622.10 feet to an Iron rod; thence run South 00 degrees 12 minutes 05 seconds East for a distance of 50.00 feet to an iron pin; thence run North 89 degrees 45 minutes 40 seconds West for a distance of 2622.04 feet to an iron rod on the East right-of-way of Old Canton Road; thence following said East right-of-way run North 00 degrees 17 minutes 54 seconds West for a distance of 50.00 feet to the POINT OF BEGINNING.

II.

FEDERAL HOME LOAN MORTGAGE CORPORATION AS TRUSTEE FOR THE
BENEFIT OF THE FREDDIE MAC SEASONED LOANS STRUCTURED TRANSACTION
TRUST SERIES 2020-3 requests that future taxes and insurance be paid by the Debtors.

III.

FEDERAL HOME LOAN MORTGAGE CORPORATION AS TRUSTEE FOR THE
BENEFIT OF THE FREDDIE MAC SEASONED LOANS STRUCTURED TRANSACTION
TRUST SERIES 2020-3 objects to its proposed treatment under the plan in that it is a fully

secured creditor upon the residence of the Debtors and its claim is not afforded the protection of

11 U.S.C. § 1322(b)(2).

WHEREFORE, FEDERAL HOME LOAN MORTGAGE CORPORATION AS
TRUSTEE FOR THE BENEFIT OF THE FREDDIE MAC SEASONED LOANS
STRUCTURED TRANSACTION TRUST SERIES 2020-3 respectfully requests that
confirmation of the Chapter 13 plan as submitted by the Debtors be denied.

Respectfully Submitted
LOGS LEGAL GROUP LLP

/s/ Eric C. Miller
William Savage #105785
Eric Miller #102327
Attorney for Creditor

CERTIFICATE OF SERVICE

I, the undersigned, of the firm of LOGS Legal Group LLP, do hereby certify that I have this date provided a copy of the foregoing either by electronic case filing or by United States mail postage pre-paid to the following:

Harold J. Barkley, Jr., Chapter 13 Trustee
hjb@hbarkley13.com

Thomas Carl Rollins, Jr, The Rollins Law Firm, PLLC, Attorney for Debtor
trollins@therollinsfirm.com

Tammy Marie Walton
623 Kinsington Court
Ridgeland, MS 39157

Tommie Earl Walton
623 Kinsington Court
Ridgeland, MS 39157

24,
Dated: June 20, 2025 _____

Respectfully Submitted
LOGS LEGAL GROUP LLP

/s/ Eric C. Miller
William Savage #105785
Eric Miller #102327
Attorney for Creditor

Presented by:
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